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**FRANK A. MUNSEY.**

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SUNDAY, OCTOBER 21, 1906.

### Up to the Policyholders.

The adjustment of life insurance methods in two of the best known companies fell into the hands of the policyholders last Thursday. On that day balloting began among subscribers of the Mutual Life and the New York Life for new boards of directors and the votes of those who provide the funds for these corporations will decide by whom those funds are to be administered.

What has been done before in the cause of the policyholders against the present management of the two companies has been done by attorneys and committees. It has been chiefly of two sorts—the disclosure of conditions which the whole country accepts as discreditable to the present officials; and the transfer of control, by new legislation, and the enforcement of existing regulations, from the officers of the companies to the body of subscribers. This election is the first exercise of that new control.

The issue has shaped itself so that every policyholder may understand it easily. It is simply: Shall the directors under whose control the companies were brought to their situation of a year ago be continued in office? If the policyholder desires that they shall be so continued he has but to vote the ticket provided by them or grant to one of their agents his proxy. If, on the contrary, he believes, as he ought to believe, that those directors should be effectively punished for their indifference, or worse, he has but to cast his vote for nominees chosen by an international committee composed of such men as George Gray, Richard Olney, Charles Emory Smith, H. H. Higginbotham, and Alton B. Parker.

This is the first practical opportunity for control presented to the 1,800,000 holders of policies in these two companies for many years, perhaps the first ever presented. Heretofore the number of proxies granted the existing administration has been so great as to preclude the possibility of successful independent candidacies. Every year this delegation of authority removed the actual control of his company further and further from the man whose interest in it gives it the name of "mutual." But now the fight is in the open. He can choose of his own free will. If he consents to continuing the old system of "proxies" he does so with his eyes open. If he votes his own mind and his own choice for directors he does his part toward making the election effective and safeguarding his own investment.

The outcome is in his own hands. It is inconceivable that the 5,000 policyholders in Washington will lack either the courage or the discretion to speak for themselves.

### A Momentous Decision.

Two points of importance to organized labor were decided by the supreme court of Massachusetts Wednesday, one of them of such far-reaching potentiality as to put the other completely in the shade. The opinion was in answer to an appeal taken by the members of two Bricklayers' Benevolent and Protective Unions and a Stonemasons' Benevolent and Protective Union from the action of Judge Morton, of the supreme court, who issued a permanent injunction restraining the union and their officers and members from interfering with four non-union men.

First is laid down the proposition that "the right of laborers to organize unions and to utilize such organizations by instituting a strike is an exercise of the common law right of every citizen to pursue his calling, whether of labor or business, as he in his judgment thinks fit." Few doubted that, and, although it is gratifying to have it formulated by the highest court of a State conspicuous for its leadership in jurisprudence, labor is none the gainer thereby.

The thing of overwhelming significance is this:

In our opinion, organized labor's right of coercion and compulsion is limited to strikes on persons with whom the organization has a trade dispute, or to put it another way, we are of the opinion that a strike on a person with whom the organization has no trade dispute, to compel a force to yield to the strikers' demands, is an unjustifiable interference with the rights of a person to pursue his calling as he thinks best.

That means that the so-called "sympathetic strike" must cease in

that State, at least whenever an injunction is asked against it. It deprives the labor unions of a powerful weapon, for often the fear of such a strike in shops and factories where there has been no grievance has influenced employers to induce the settlement of other strikes favorably to the men.

Of course, a "trade dispute" can be found, if necessary to extend a strike to other than the shop where it originated, but the process will not be easy, and to manufacture grievances where there are none would put labor in the wrong in the eyes of the world. The unions are expected now to admit, with that good sense that ultimately rules them all, that the coercing of one employer through the means of another can no more be practiced in Massachusetts. And in the long run the decision will doubtless be for labor's benefit.

### Limiting Naval Expansion.

Whatever may be their views about the naval program of this country, few people will dissent from the suggestion of an international agreement to lighten the burdens of sea armaments. It has been intimated that President Roosevelt place this on the waiting list of his engagements, in the hope of getting around to it before his retirement from office.

If all the world is going to build fleets of Dreadnoughts, the balance will not be changed. If all the world would agree not to build them, likewise, the balance would be unchanged. If every nation is bent on building all the monsters that it can possibly scrape up money to put together, then all the world will keep itself poor with navies. Is it worth the while?

The basic trouble with a limitation agreement is that the nations have different views of their proper respective proportions of naval strength. Germany is ambitious, determined to overreach France and get into Britain's class. Britain's policy is to keep her fleet equal to any two combined fleets on the sea. Japan is new, ambitious, and full of a sense of her responsibility in the Pacific. The United States has the longest seacoast of any nation, fronting Europe on the east and Japan on the west, with the canal to the south. They can all find good excuses. Even Russia is going to start again with a monster of the Dreadnought type.

It seems that the feat of the English admiralty in building the Dreadnought in a year ought to help somewhat in the direction of a disarmament agreement. When the biggest battleship in the world can be turned out in twelve months, it means that the country with the biggest constructing facilities is really the naval leader. So long as England leads the world in shipbuilding plants, she leads in potential naval strength. Why not then be content with the assurance that, having already the unquestioned supremacy at sea, and the power to build ships faster than any other nation, her position is secure?

That argument ought to appeal to England. Germany should be moved, by contemplation of the tremendous strides England is now making, to a realization that continuance of the race is hopeless. Japan is poor, France is not bellicose any more, and the United States—well, the United States, we suspect, is not really enamored of an immense and expensive naval program anyhow, and would be glad to be relieved of some of its burden.

It would be the crowning achievement of Mr. Roosevelt in the realm of world-politics, if he could secure such an agreement of the naval powers. The present would seem to be a good time to initiate the effort. It would not succeed, probably, until the world should again feel the pinch of hard times. When that time came, perhaps it would be possible to secure an agreement. It ought to be worth the effort.

Omaha is to vote in November on the question of accepting the Nebraska initiative and referendum law, and will probably accept it. If so the people will have both a direct veto of legislation of the city council, and a power of direct initiation and adoption of their own legislation.

It is doubtful if there was any more wind in that Cuban tornado than in the late revolution, but it was more concentrated, and therefore did greater harm.

Every policyholder in the great life insurance companies ought to vote in the elections which opened on Thursday last and will continue six days. And he ought to vote only after a thorough study of all the questions involved and with the best light he can get.

Voters in the District of Columbia might be a trifle indifferent about going home to vote, and still be pretty good citizens. It is a severe draft on patriotism to pay current railroad rates for the privilege of making 100,000 read 100,000.

Mr. Murphy has given a very fine and handsome illustration of what a boom-rang is in politics.

### IN AFTER YEARS.

Mrs. Naggsby—How well I remember the night you proposed to me, Henry. You looked like a fool.

Naggsby—Appearances are not always deceitful, my dear.—Chicago News.

## WASHINGTON GIRL DEFIES THE COLD

Takes Morning Plunge in  
Chilly Surf in Atlantic  
City.

### ACCOMPANIED BY FRIEND

Two Pretty Women Attract Much Attention as They Go  
for Swim.

ATLANTIC CITY, October 20.—Every morning at about 11 o'clock people who are on the boardwalk at Chelsea will see three pretty young women coming down the street in the bathing dresses, with a cloak thrown about them. They never falter. They pass under the boardwalk, hang their coats on the steel supports of the walk and proceed to take a dip in the surf. It has not yet been real cold here, but there have been some mornings when it was quite sharp and when but few people would have been willing to go splashing about in the chilly waters of the ocean.

But these young women never falter, nor have they missed a morning dip since the early part of July.

"How long will you keep up your morning dips?" questioned a curious party on Wednesday morning, when the wind was blowing out of the northeast and the sea was lashed into a foam as far as the eye could see.

"Oh, so long, maybe longer, and perhaps not even as long as that," was the reply of the young woman the others called "Helen," who is said to be a hotelier in Atlantic City.

All three young women are quite pretty and one does not need to add decidedly healthy. They are the pictures of health, and there is no trouble in discovering that their red cheeks are not a result of the rouge maker's products.

Hotels in Atlantic City, at least a great many of them, are discriminating against dogs. They will not permit visitors to carry the pet dogs into the house with them, and if it comes to an issue will decline to accept people who are not willing to be separated from their canine pets.

### Fishing Is Excellent.

There has never been such good fishing at the shore as there is at present, and those visitors who enjoy the sport are embracing this unusually good run of luck. While the fishing outside is excellent and so, too back in the lakes and bays, the fishing from the piers is excellent. At Young's Ocean Pier large catches are being made every day. The fish are mostly small bluefish and small and large weakfish, one man catching a specimen of the latter variety that weighed over ten pounds on Wednesday morning.

### Seaside Personals.

Mrs. Anthony J. Drexel and her pretty daughter, Miss Drexel, both of whom are prominent in the exclusive social circles of Philadelphia, are spending a few days at the shore as guests of Mrs. L. C. Norris, Mrs. Drexel's aunt, who has apartments at the Hotel Dennis for a protracted stay here.

Mr. and Mrs. James O. Bates and Mr. and Mrs. Howard Wilkins, well-known Baltimore society people, have been passing the week at the shore. They made their headquarters at Haddon Hall.

Dr. John King, well known professionally and socially in the Orle City, has been spending this week at the resort. He is at the Berkshire Inn.

Dr. John Mordon, a distinguished specialist, of Dresden, Germany, has been enjoying life at the Queen resort during the week. He and Mrs. C. Hulse and Mrs. C. Hulse Veltheimer, also of Dresden, have been traveling all through this country and they are thoroughly enjoying their first trip to Atlantic City.

The Patriots of America will hold their convention in this city next week at the Hotel Chalfont. There will be about 200 delegates in attendance.

Dr. J. T. Ward, one of the leading physicians of Baltimore, has been spending the week at the Hotel Chalfont. He is accompanied by Mrs. Ward.

L. M. McQueen and C. A. Long, Washington business men, are spending a few days here. They are at the Hotel Chalfont.

G. G. Thomas, well known in Washington financial circles, is a visitor at the Marlborough-Blenheim.

W. A. Church, a wealthy Washington merchant, is pleasantly located at Haddon Hall and will spend a fortnight at the shore.

Dr. J. A. Finley, formerly a surgeon in the United States army, recently retired, is spending the week at the Hotel Chalfont. He is accompanied by his wife.

Mrs. T. W. Trenchard, wife of Justice Trenchard, of the New Jersey supreme court, has been spending a few days of the week at Haddon Hall.

Mrs. F. F. Conner, of Washington, is spending a couple of weeks at the Hotel Brighton.

Dr. Frank Leech, prominent in the social and professional circles of the National Capital, has joined Mrs. Leech at the Hotel Chalfont, where she has been resting for several days.

### Registered at Hotels.

The following residents of Washington have registered at these Atlantic City hotels during the week:

Abbey—M. Clarke.  
Chalfont—L. W. McQueen, C. A. Long, A. A. Thomas, Dr. and Mrs. Frank Leech, M. Durston, S. W. Durston, G. P. Paxton, Mr. and Mrs. S. S. Shields, G. L. Knight.  
Dennis—E. G. Sizars.  
Deville—A. B. Johnson, Mrs. J. R. Potter, Mr. and Mrs. A. B. Willis.  
Earl Hall—Mrs. H. J. Durfee.  
Holmshurst—Mr. and Mrs. J. T. Thrush, C. W. F. Swartzell.  
Haddon Hall—W. A. Church.  
Morton—Mrs. H. Detwiler, Mrs. William Dorschner, T. S. Child.  
Princess—W. M. Knox, J. Smith, Pennhurst—Mr. and Mrs. W. Kilburn, Rynmude—Mr. and Mrs. O. Myerhoff.  
Rosenro—Mr. and Mrs. F. J. Murray, Whitshire—M. D. Mull, L. D. Newmyer, D. Kerr, Mr. and Mrs. A. Bliss, E. W. Whelan, R. E. Hagl, W. W. Boardman, Mr. and Mrs. E. H. Kennedy, Mr. and Mrs. W. B. Shaw, Jr., Youngs—Mr. and Mrs. C. G. Hoffman.

## The Army TO BE WATCHED

BALLOON RACES  
General Allen to Have Sig-  
nal Corps Men on  
Hand.

Brigadier General Allen, chief of the Signal Corps, will await with considerable interest the report of the two army officers he sent to Massachusetts to witness balloon races, which were to have taken place yesterday, but which were postponed.

General Allen is greatly interested in the development of the balloon as an implement of warfare, expressing the belief that it will be an important factor in whatever future military operations the United States may undertake. In fact, it is understood that the Signal Corps had at least one balloon in readiness to be sent to Cuba should actual hostilities be encountered there by the army.

For some time the Signal Corps has had under construction a complete modern military captive balloon, with 7,500 feet capacity. It will soon be finished, and delivered to the army. The Signal Corps now has a number of captive balloons available for service at any time, they being distributed at the different army headquarters throughout the country.

At the invitation of the Aero Club, General Allen has designated Major Samuel Keber, of the general staff, and Capt. Charles DeF. Chandler, of the Signal Corps, to witness the races to be held at Pittsfield. Both officers are familiar with military ballooning, as far as it has been employed in the American Army.

The possibilities of further development of the use of balloons in military campaigns is receiving much thought from officers of the general staff, as well as the Signal Corps, and it is likely that the impetus given to ballooning as a sport, such as that between England and France recently, when an American army officer won, will create renewed activity in aerial navigation as an important aid to warfare.

An interesting competitive test is being made with four types of position finders intended for adoption by the artillery branch of the army. These finders have been tested at one of the army posts with a view of determining their relative efficiency.

The test has been under way for several weeks. There is much interest in the result on account of the designers, and the animated discussion which has been going on concerning the need of something which would be unfailing in its operation. The outcome will be determined in a short while.

Testing New Position Finders.

Bartering of soldiers' uniforms continues despite the stringent orders that have been issued by the War Department, affecting the presentation of both the man selling the clothing and the man buying. This practice has become so flagrant that the military authorities have decided that something radical must be done to prevent it.

The best remedy, in the opinion of law officials of the department, lies in the way of legislation, and Secretary Taft doubtless will ask Congress for the proper assistance. As the law now stands it is difficult to reach civilian offenders who purchase the wearing apparel.

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pared, while it is possible to punish the enlisted culprits who sell them.

In a report received at the department from a Western garrison, it is stated that a soldier sold his shoes for a dollar's worth of bar checks, and then, having exhausted the checks, walked in his stocking feet a quarter of a mile through the snow to his barracks. It is declared by the officials that such incidents must be effectually checked in the interest of discipline, if nothing else.

A defect in the law is the provision for the sale by the Government of rejected material which cannot be distinguished from articles which are sold by soldiers. Articles have been seized from shops and junk dealers as Government property, when it was found that they had really been sold to numerous jobbers and retailers all over the country by the Quartermaster's Department. The proposition is to remedy the law so that transactions of this sort will be abolished.

Notes About Officers.  
Capt. Johnson Hagood, an assistant to the chief of artillery, has been in New York for several days, consulting with the engineer and signal officers at Fort Mifflin, and also with the commanding officer of the Southern Artillery district of New York, pertaining to the question of fire-control installation in that district. In his absence he visited Forts Hamilton and Wadsworth.

Capt. Samuel Hof, of the Ordnance Department, was at the Sandy Hook proving ground last week, making a test of material manufactured under contract.

Major Millard P. Harmon, of the Artillery Corps, has gone to Wilmington, N. C., in connection with a suit involving title to a portion of the military reservation at Fort Caswell, N. C.

First Lieut. Glen F. Jenks, of the Ordnance Department, has been assigned to visit Forts Adams, Wetherill, Greble, and Getty, Rhode Island, for proof-firing a number of guns.

Major Moses G. Zallinski, quartermaster; Major George D. Deshon, surgeon, and Capt. Thomas L. Rhoads, assistant surgeon, have been detailed as members of the army retiring board to meet at Omaha, vice Brigadier General Theodore J. Wint, who is in charge of the board. The retiring board is now at Newport News, Col. John Van R. Hoff, assistant surgeon general; Lieut. Col. John C. Muhlenberg, deputy paymaster general, and Major Richard W. Johnson, surgeon, who have been relieved of that duty.

Army Officers in Town.

Among the army officers who were in the city during the week, the following are noted at the military secretary's office:

Second Lieut. H. W. Toney, Artillery Corps, 600 Twentieth street northwest, leave.

Capt. W. T. Lewis, assistant surgeon, Army and Navy Club, examination for promotion.

Capt. E. E. Winslow, Engineer Detachment, Washington Barracks.

Lieut. Col. John R. Williams, Artillery Corps, the Connecticut, here till January on leave.

First Lieut. J. D. Tilford, First Cavalry, Dewey Hotel, on leave.

Capt. A. C. Merrill, retired, Army and Navy Club, returning from Europe.

Brig. Gen. Frederick Funston, Commander Southwest Division, New Willard, departed October 20, verbal orders Secretary of War.

Lieut. E. J. Mitchell, Artillery Corps, Raleigh, leave.

Second Lieut. P. M. Leshner, Third Cavalry, 1336 R street northwest, leave.

Domestic Tragedy of Twenty-five Years Ago Agitated All English Society.

LONDON, Oct. 20.—The "Langworthy Marriage," a romance which stirred all England twenty-five years ago, has had an interesting sequel in the engagement of Miss Gladys Langworthy, who figured in the affair as an infant, to the Hon. Charles Molesworth, second son of the eighth Viscount Molesworth.

All England in the early eighties sympathized with Miss Langworthy's mother, a beautiful Irish girl, who was brutally deserted by her husband shortly after marriage.

Edward Langworthy was an immensely wealthy ranch owner in Argentina, who, coming to Europe on his yacht, met Mildred Long at a Paris hotel, and fell in love with her. They became engaged.

During a cruise in Langworthy's yacht, he suddenly suggested to Miss Long that they should be married forthwith. The marriage took place at Caen, France, but Langworthy refused to have an English ceremony and sailed with his wife for Argentina.

On arriving at Buenos Ayres, Langworthy coolly told his wife that the marriage was no marriage and sent her back to England with \$250. The cast-off wife eventually became a mother, and her shameful treatment by Langworthy was made known to the public by W. T. Stead, who wrote a vigorous series of articles in his paper, the "Pall Mall Gazette." By his agitation on behalf of the deserted mother and child, the secure in the courts a verdict of \$100,000 damages for Mrs. Langworthy, and an annuity of \$2,500 for her baby girl.

Some years later, the husband and wife were reconciled, and when Mrs. Langworthy died, her repentant husband, feeling he could not survive her, took his own life.

WHISKERED MILKMEN OPENLY DENOUNCED

LOS ANGELES, Oct. 20.—The Southern California Veterinary Association has decided to war on bewiskered dairymen. If it has its way, caretakers, milkers and milk deliverers in this county will have to go clean shaven.

In a paper which was read before the association by L. W. Young, city veterinarian, whiskers were denounced as "microbe harboring parks" on the chin.

Long experience in making the rounds of the dairies has taught Dr. Young, he said, that goats thrive on farms where milkers wear whiskers.

Chief Frost then entered the fruit store and found a slot machine, which he confiscated.

When Pestak had swallowed, he saluted and said:

There are no slot machines in operation on my beat.

## LOTIN DISASTER WORRYING NAVY

Numerous Submarine Catastrophes May Stop Construction of Type.

That the sinking of the French torpedo submarine boat Lotin and the loss of several lives will have a strong tendency to discourage the building of submarine warfare and result in more battleships in all the navies of the world, is an opinion expressed by high naval officers who have studied the submarine fighting proposition.

As such accidents as this continue to occur to submarine vessels of different countries, some naval officials believe that such methods of warfare are scarcely practicable, considering the hazard to life of the officers and men on board. Of course, only young officers of daring disposition and sailors who would readily take their lives in their hands on any call are put on such vessels, but this fact does not lessen the peace casualties of navies.

The United States Navy has a number under construction at the present time. One was recently put in commission and another will be ready soon. In view of the mishaps that have occurred to the American boats, and the horrible disasters that have overtaken British, French, German, and Russian and men on board were caught like rats in a trap, the department will likely go slow in ordering any more of them.

England has already called a halt, it is understood, and her rapid strides in the matter of battleship building is taken by some as indicating that she realizes that more money should be spent in battleships and less in submarines. The question will probably be well considered by Secretary Bonaparte and his bureau chiefs before he decides upon how many and what type of battleships to ask of Congress.

Watching Dreadnought Trials.

Navy Department officials continue to seek every bit of information that is possible to be had concerning England's new fighting monsters. It is now understood that the three most recent vessels ordered by the British admiralty and officially designated as "cruisers," will be even more powerful than the Dreadnought, but will have less draft and higher speed than the big warship. In fact, they will be swifter than any cruisers heretofore launched, the intention being for them to make twenty-five knots an hour. Their armor and armament will be even more formidable than the Dreadnought, it is said.

Ordinance officers are particularly interested in the reports of the Dreadnought's gun trials. The trials have just been made in the English channel. Broadside fusillades, each of eight guns, with a full charge of 25 pounds of cordite and 320-pound shells, did not cause the least structural damage, although the usual quantity of glass was broken and some light fittings were damaged.

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